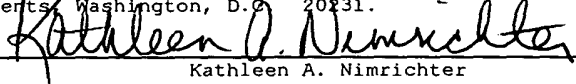


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Kathleen A. Nimrichter

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICATION OF : Peter J. Cipriani
FOR : eCOMMERCE TUITION CREDITING
SERIAL NO. : UNKNOWN
FILED : Herewith
ATTORNEY DOCKET NO. : OCLZ 2 00004

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents
Washington, DC 20231

Dear Sir:

Pursuant to Rule 37 C.F.R. § 1.97, the applicant provides the following art for consideration by the Examiner.

This information disclosure statement is being filed before the mailing date of a first office action on the merits pursuant to 37 C.F.R. Section 1.97(b)(3).

A copy of the disclosed documents and of the corresponding PTO-1449 Form are enclosed.

It is believed that no fees are due. However,
should any fees be due, please charge any such fees to
Deposit Account No. 06-0308.

Respectfully submitted,

FAY, SHARPE, FAGAN,
MINNICH & MCKEE, LLP



Jay F. Moldovanyi
Reg. No. 29,678
1100 Superior Avenue
Suite 700
Cleveland, OH 44114-2518
(216) 861-5582

Subst. Form PTO-1449 APPLICANT'S(S') INFORMATION DISCLOSURE STATEMENT	Atty. Docket No.: OCLZ 2 00004	Serial No.: UNKNOWN
	Applicant(s): Peter J. Cipriani	
	Filing Date: HEREWITH	Group:

U.S. PATENT DOCUMENTS							
Initial*		Document No.	Date	Name	Class	Sub cl.	Filing Date
	AA	6,581,041	6/2003	Canney			
	AB						
	AC						
	AD						
	AE						
	AF						
	AG						
	AH						
	AI						
	AJ						
	AK						
	AL						
	AM						
	AN						
	AO						
	AP						
	AQ						

FOREIGN PATENT DOCUMENTS							
		Document No.	Date	Country	Class	Sub cl.	Transla- tion?
	AR						
	AS						
	AT						

OTHER ART		
	AU	Upromise Website, http://www.upromise.com , 8 pages, July 10, 2003.
	AV	

Examiner:	Date Considered:
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* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if in conformance and not considered. Include copy of this form with next communication to applicant.